IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)
	)
Joseph D. LILLY et al.	) Group Art Unit: 3684
	)
Application No. 09/780,468	) Examiner: Nguyen, NGA B
	)
Filed: February 12, 2001	) Confirmation No. 6389
	)
For: SYSTEM AND METHOD FOR	)
PROVIDING EXTRA LINES OF	)
CREDIT	)

Mail Stop: Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Applicants thank the Examiner for the Notice of Allowability and the Statement of

Reasons for Allowance mailed on November 16, 2009. Without withdrawing the

allowed claims from issue, Applicants submit these comments for the record.

In the Statement of Reasons for Allowance, the Examiner made

characterizations and assertions regarding the allowed claims and the art of record.

Although Applicants agree with the Examiner's ultimate conclusions that the claims are

patentable, Applicants do not necessarily agree with the Examiner's characterizations

and assertions made in the Statement.

For instance, Applicants submit that each of the allowed claims is patentable based on the subject matter defined by the claim language and the combination of recitations within the claims, and not based solely on the recitations emphasized by the Examiner. Indeed, those terms identified by the Examiner were submitted to clarify subject matter that was already implicit in the claims.

Furthermore, Applicants understand the Examiner's characterizations as referring to the prior art, and do not in any way imply that the claims are limited by terms not present in the claims. Therefore, Applicants decline to subscribe to any statement or characterization contained in the Notice of Allowance and the accompanying Reasons for Allowance.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Dated: February _16_, 2010   By:_____
                                               William J. Brogan
                                               Reg. No. 43,515